

Remarks

Claims 1-29 are pending. Claims 1-2, 5, 17 and 23 are amended to more particularly point out and distinctly claim Applicant's invention.

The Examiner rejected Claims 1-2, 4-5, and 19 under 35 U.S.C. § 103(a) as being unpatentable over Disclosed Prior Art and the book "Expert Systems for Experts" ("Parsaye"). Applicant respectfully traverses the Examiner's rejection. As amended, Claim 1 recites that a product rule include mandatory and optional attributes, and specific functions of the attributes:

1. In a data processing system, a method for pricing financial transactions, said method comprising:

creating, in a database system of the data processing system, a plurality of price tables;

creating, in the database system, a plurality of product rules each applicable to one or more of said financial transactions, wherein each of said product rules comprise a plurality of attributes, including mandatory and optional attributes, wherein said mandatory attributes specify (a) one or more entities to which said product rule pertains and (b) a scope of said product rule, wherein one of the optional attributes allows specifying one of said price tables, and wherein a search key is constructed for each product rule from one or more of said mandatory attributes; and

for each one of said financial transactions:

identifying an applicable one of said product rules for said transaction based on said mandatory attributes; and

pricing said transaction according to the price table linked to said identified applicable product rule.

(emphasis added)

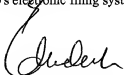
Applicant's amendments are supported, for example, in Applicant's Specification, at pages 3-6. Product rules having mandatory and optional attributes are neither disclosed nor suggested by the Disclosed Prior Art or Parsaye. Thus, Applicant respectfully submits that Claim 1 is allowable over the Disclosed Prior Art and Parsaye. In the present Office Action, the Examiner cited the book "Expert Systems: the User Interface" by James A. Hendler ("Hendler") for teaching mandatory attributes (see, e.g., the Examiner's rejection of Claim 17). However, Hendler does not disclose nor suggest the specific functions of the mandatory attributes recited in Claim 1. Accordingly, Applicant respectfully submits that Claim 1 and dependent Claims 2, 4-5 and 19 are each allowable over the combined teachings of the Disclosed Prior Art, Parsaye and Hendler. Reconsideration and allowance of Claims 1-2, 4-5 and 19 are therefore requested.

The Examiner rejected Claims 3, 17-18 and 23-29 under 35 U.S.C. § 103(a) over the Disclosed Prior Art and Parsaye, and further in view of Hendler, citing Hendler for disclosing various aspects of product rules. As Claims 3 and 17-18 each depend from Claim 1, Applicant respectfully submits that Claims 3 and 17-18 are each allowable over the combined teachings of the Disclosed Prior Art, Parsaye and Hendler. The Examiner rejected Claims 23-29 based merely on the fact that they recite system claims of rejected method claims. Thus, Applicant respectfully submits that Claims 23-29 are each allowable over the combined teachings of the Disclosed Prior Art, Parsaye and Hendler. Reconsideration and allowance of Claims 3, 17-18 and 23-29 are therefore requested.

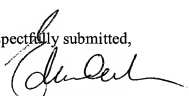
The Examiner rejected Claims 6-16 and 20-22 under 35 U.S.C. § 103(a) over the Disclosed Prior Art and Parsaye, and further in view of "Official Notice." However, as

Claims 6-16 and 20-22 each depend from Claims 1 and 5 respectively, the Examiner's combination of the teachings of the Disclosed Prior Art, Parsaye and "Official Notice," taken as a whole, fails to disclose or suggest Claims 6-16 and 20-22. Reconsideration and allowance of Claims 6-16 and 20-22 are therefore requested.

For the foregoing reasons, Applicant respectfully submits that all pending claims (i.e., Claims 1-29) are allowable. If the Examiner has any questions regarding the above, the Examiner is respectfully requested to telephone the undersigned Attorney for Applicant at 408-660-4120.

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	3/1/2010
Attorney for Applicant(s)	Date of Signature

Respectfully submitted,


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